

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Shackarah S. Vera  
 Debtor

Case No. 20-10823-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: PaulP  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Sep 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2020.

db +Shackarah S. Vera, 10 Shipley Place, Philadelphia, PA 19152-1615

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 26, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2020 at the address(es) listed below:

JEROME B. BLANK on behalf of Creditor Freedom Mortgage Corporation paeb@fedphe.com  
 JOHN L. MCCLAIN on behalf of Debtor Shackarah S. Vera aaamccclain@aol.com, edpabankcourt@aol.com  
 MARIO J. HANYON on behalf of Creditor Freedom Mortgage Corporation paeb@fedphe.com  
 REBECCA ANN SOLARZ on behalf of Creditor SONYMA bkgroup@kmlawgroup.com  
 THOMAS YOUNG.HAE SONG on behalf of Creditor Freedom Mortgage Corporation paeb@fedphe.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com  
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com  
 WILLIAM EDWARD CRAIG on behalf of Creditor Credit Acceptance Corporation  
 ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9

Certificate of Notice Page 2 of 4  
**IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Shackarah S. Vera	<u>Debtor(s)</u>	CHAPTER 13
SONYMA	<u>Moving Party</u>	
vs.		NO. 20-10823 ELF
Shackarah S. Vera	<u>Debtor(s)</u>	
William C. Miller Esq.	<u>Trustee</u>	11 U.S.C. Section 362

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearages referenced in the motion for relief have been cured, and Debtor(s) is/are current on post-petition loan payments through September 1, 2020.
2. Debtor(s) shall maintain post-petition contractual monthly loan payments due to Movant going forward, beginning with the payment due October 1, 2020 in the amount of \$237.22.
3. In the event that the payments under Section 2 above are not tendered, the Movant shall notify Debtor(s) and Debtor(s) attorney of the default in writing and the Debtor(s) may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant immediate relief from the automatic stay, under which the stay provided by Bankruptcy Rule 4001(a)(3) is waived.
4. The stay provided by Bankruptcy Rule 4001(a)(3) is waived with respect to any Court Order approving of this stipulation and/or ordering relief per the terms agreed upon herein.
5. If the case is converted to Chapter 7, the Movant may file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.
6. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.


7. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

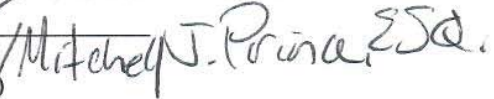
8. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 11, 2020

By: /s/Rebecca A. Solarz, Esq.  
Rebecca A. Solarz, Esq.  
Attorney for Secured Creditor


Date: 9/23/20

  
John L. McClain Esq.  
Attorney for Debtor(s)

 Mitchell J. Prince, Esq.

### ORDER

Approved by the Court this 24th day of September, 2020. However, the court retains discretion regarding entry of any further order.

  
\_\_\_\_\_  
Bankruptcy Judge  
Eric L. Frank

Melissa Fortin Brunner  
M&T BANK